1-23.   (Cancelled)

24.   (Currently amended) A value card configuration system comprising:

a host computer programmed to

(i) receive a first plurality of value card configuration settings selected by a user from value card configuration options associated with a first transaction,

(ii) receive a password associated with the first transaction,

(iii) associate the first plurality of value card configuration settings with the password associated with the first transaction,

(iv) store the received first plurality of value card configuration settings,

(v) store the received password associated with the first transaction,

(vi) receive a second plurality of value card configuration settings selected by a user from value card configuration options. during a second transaction,

(vii) receive a password associated with the second transaction,

(viii) receive a data signal based upon machine reading during the second transaction of a value card machine readable code,; and

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(ix) associate the password associated with the second transaction with the password associated with the first transaction based upon the received data signal,

(x) compare the password associated with the second transaction with the password associated with the first transaction, and

(viii) update the stored first plurality of value card configuration settings with the received second plurality of value card configuration settings if the password associated with the second transaction matches the password associated with the first transaction.

25.   (Previously presented) The value card configuration system of claim 24, wherein the host computer is further programmed to:

associate a value card identification number with the first plurality of value card configuration settings;

receive transaction terms and a value card identification number associated with the transaction terms;

match the value card identification number associated with the transaction terms with the value card identification number associated with the first plurality of value card configuration settings;

compare the transaction terms to the stored first plurality of value card configuration settings; and

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accept the transaction if the transaction terms meet

the stored first plurality of value card configuration

settings.

26.   (Previously presented) The value card

configuration system of claim 25, wherein the host computer

is operable to receive the value card identification number

associated with the transaction terms from a value card

reader at a vendor location.

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